

IN THE CLAIMS:

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Please cancel Claims 1, 2, 4-18 and 20, without prejudice, and please add the following new Claims 21-97 as follows:

Listing of Claims:

[Claims 1-20 (Cancelled)]

-- Claim 21. (New) A transaction security apparatus, comprising:

C a memory device for storing a limitation or restriction on a use of a brokerage account, wherein the limitation or restriction is transmitted to a receiver from a communication device associated with an individual account holder, and wherein the limitation or restriction is automatically received by the receiver, and further wherein the limitation or restriction is automatically stored in the memory device; and

a processing device for processing a transaction on the brokerage account, wherein the processing device

utilizes the limitation or restriction automatically stored in the memory device in processing the transaction, and further wherein the processing device generates a signal containing information for allowing or disallowing the transaction.

Claim 22. (New) The apparatus of Claim 21, further comprising:

a transmitter for transmitting a second signal to a communication device associated with the individual account holder, wherein the communication device receives the second signal, and further wherein the second signal contains information regarding the transaction.

Claim 23. (New) The apparatus of Claim 22, wherein the communication device which receives the second signal is at least one of a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular

telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

Claim 24. (New) The apparatus of Claim 21, wherein the limitation or restriction is received from the communication device in real-time.

CI Claim 25. (New) The apparatus of Claim 21, wherein the transaction involves at least one of a good, a service, cash, a cash instrument, a cash derivative, a security, a stock, a bond, a derivative instrument, a stock derivative, a bond derivative, a commodity, a mutual fund share, a future, an option, an index fund, a future derivative, an option derivative, an index fund derivative, electronic money, electronic cash, electronic currency, digital money, digital cash, digital currency, an electronic money account, a digital money account, an electronic money checking account, an electronic money savings account, an automated teller machine account, a clearing transaction, a check clearing transaction, an account charging transaction, and a charge-back transaction.

Claim 26. (New) The apparatus of Claim 22, wherein the second signal contains information regarding at least

one of a transaction type, a type of at least one of a good, a service, a security, a stock, a bond, and a derivative instrument, involved in the transaction, a transaction amount, a location of transaction, a time of transaction, and at least one of an individual and an entity involved in the transaction.

Claim 27. (New) The apparatus of Claim 21, further comprising:

means for counting a number of unauthorized transactions which occur on the brokerage account; and

means for at least one of canceling the transaction and de-activating the brokerage account.

Claim 28. (New) The apparatus of Claim 21, wherein the limitation or restriction is a limitation or restriction involving at least one of a type of a transaction, at least one of an individual, an entity, and an institution, authorized to perform a transaction on the brokerage account, a financial institution authorized to perform a transaction on the brokerage account, a type of at least one of a good, a service, a security, a stock, a

bond, and a derivative instrument, authorized to be involved in the transaction, a transaction amount limit, an account daily spending limit, an authorized geographic location for account transaction, an authorized transaction time, and at least one of a temporary and a permanent limitation or restriction on brokerage account usage.

Claim 29. (New) The apparatus of Claim 22, further comprising:

C1 a receiver for receiving a third signal, wherein the third signal is transmitted to the receiver from the communication device which receives the second signal, and further wherein the third signal contains information for allowing or disallowing the transaction.

Claim 30. (New) The apparatus of Claim 21, wherein the apparatus is utilized on or over at least one of the Internet and the World Wide Web.

Claim 31. (New) The apparatus of Claim 22, wherein the transmitter transmits the second signal to a plurality of communication devices which receive the second signal, wherein the plurality of communication devices which

receive the second signal are associated with the individual account holder, and further wherein the transmitter transmits the second signal to the plurality of communication devices which receive the second signal at least one of simultaneously and sequentially.

Claim 32. (New) The apparatus of Claim 21, further comprising:

C | a transmitter for transmitting an electronic mail message to a network computer associated with the individual account holder, wherein the electronic mail message contains information regarding the transaction.

Claim 33. (New) The apparatus of Claim 29, wherein the processing device processes the third signal and determines whether the transaction is allowed or disallowed.

Claim 34. (New) The apparatus of Claim 21, further comprising:

a transmitter for transmitting a second signal to at least one of a communication device which receives the

second signal, a computer, a radio, a car radio, and a television, wherein the second signal contains information regarding the transaction, and further wherein the normal operation of the at least one of a communication device which receives the second signal, a computer, a radio, a car radio, and a television, is interrupted to convey the information to the individual account holder.

C1 Claim 35. (New) The apparatus of Claim 21, wherein the communication device from which the limitation or restriction is received is at least one of a telephone, a touch-tone telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

Claim 36. (New) The apparatus of Claim 21, wherein the limitation or restriction includes information regarding at least one of an amount of a transaction or transactions, an individual who may make the transaction, a


specified type of proof of identity, a specific bank or financial institution authorized to accept or perform a transaction for the brokerage account, a geographical area or location within which a bank or financial institution may be authorized to accept or perform a transaction with the brokerage account, at least one of a specific time of day, a specific day, a date, and a time of the month, on which a transaction may be authorized, a limit of at least one of a charge-back, a returned item amount withdrawal, and a maintenance or other fee charge withdrawal, an authorized time for brokerage account usage, and a limitation or restriction regarding at least one of an amount of transaction, a party involved, a geographical area, and a time of allowed usage.

Claim 37. (New) A transaction security apparatus, comprising:

a memory device for storing a limitation or restriction on a use of an electronic money account, wherein the limitation or restriction is transmitted to a receiver from a communication device associated with an individual account holder, and wherein the limitation or restriction is automatically received by the receiver, and

further wherein the limitation or restriction is automatically stored in the memory device; and

a processing device for processing a transaction on the electronic money account, wherein the processing device utilizes the limitation or restriction automatically stored in the memory device in processing the transaction, and further wherein the processing device generates a signal containing information for allowing or disallowing the transaction.


 Claim 38. (New) The apparatus of Claim 37, further comprising:

a transmitter for transmitting a second signal to a communication device associated with the individual account holder, wherein the communication device receives the second signal, and further wherein the second signal contains information regarding the transaction.

Claim 39. (New) The apparatus of Claim 37, wherein the communication device which receives the second signal is at least one of a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal


communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

Claim 40. (New) The apparatus of Claim 37, wherein the limitation or restriction is received from the communication device in real-time.

 Claim 41. (New) The apparatus of claim 37, wherein the transaction involves at least one of a good, a service, cash, a cash instrument, a cash derivative, a security, a stock, a bond, a derivative instrument, a stock derivative, a bond derivative, a commodity, a mutual fund share, a future, an option, an index fund, a future derivative, an option derivative, an index fund derivative, electronic money, electronic cash, electronic currency, digital money, digital cash, digital currency, an electronic money account, a digital money account, an electronic money checking account, an electronic money savings account, an automated teller machine account, a clearing transaction, a

check clearing transaction, an account charging transaction, and a charge-back transaction.

Claim 42. (New) The apparatus of Claim 38, wherein the second signal contains information regarding at least one of a transaction type, a type of at least one of a good, a service, a security, a stock, a bond, and a derivative instrument, involved in the transaction, a transaction amount, a location of transaction, a time of transaction, and at least one of an individual and an entity involved in the transaction.



Claim 43. (New) The apparatus of Claim 37, further comprising:

means for counting a number of unauthorized transactions which occur on the electronic money account; and

means for at least one of canceling the transaction and de-activating the electronic money account.

Claim 44. (New) The apparatus of Claim 37, wherein the limitation or restriction is a limitation or

restriction involving at least one of a type of a transaction, at least one of an individual, an entity, and an institution, authorized to perform a transaction on the electronic money account, a financial institution authorized to perform a transaction on the electronic money account, a type of at least one of a good, a service, a security, a stock, a bond, and a derivative instrument, authorized to be involved in the transaction, a transaction amount limit, an account daily spending limit, an authorized geographic location for account transaction, an authorized transaction time, and at least one of a temporary and a permanent limitation or restriction on electronic money account usage.

Claim 45. (New) The apparatus of Claim 38, further comprising:

a receiver for receiving a third signal, wherein the third signal is transmitted to the receiver from the communication device which receives the second signal, and further wherein the third signal contains information for allowing or disallowing the transaction.

Claim 46. (New) The apparatus of Claim 37, wherein the apparatus is utilized on or over at least one of the Internet and the World Wide Web.

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Claim 47. (New) The apparatus of Claim 38, wherein the transmitter transmits the second signal to a plurality of communication devices which receive the second signal, wherein the plurality of communication devices which receive the second signal are associated with the individual account holder, and further wherein the transmitter transmits the second signal to the plurality of communication devices which receive the second signal at least one of simultaneously and sequentially.

Claim 48. (New) The apparatus of Claim 37, further comprising:

a transmitter for transmitting an electronic mail message to a network computer associated with the individual account holder, wherein the electronic mail message contains information regarding the transaction.

Claim 49. (New) The apparatus of Claim 45, wherein the processing device processes the third signal and

determines whether the transaction is allowed or disallowed.

Claim 50. (New) The apparatus of Claim 37, further comprising:

CI a transmitter for transmitting a second signal to at least one of a communication device which receives the second signal, a computer, a radio, a car radio, and a television, wherein the second signal contains information regarding the transaction, and further wherein the normal operation of the at least one of a communication device which receives the second signal, a computer, a radio, a car radio, and a television, is interrupted to convey the information to the individual account holder.


Claim 51. (New) The apparatus of Claim 37, wherein the communication device from which the limitation or restriction is received is at least one of a telephone, a touch-tone telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display

telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

C/ Claim 52. (New) The apparatus of Claim 37, wherein the limitation or restriction includes information regarding at least one of an amount of a transaction or transactions, an individual who may make the transaction, a specified type of proof of identity, a specific bank or financial institution authorized to accept or perform a transaction for the electronic money account, a geographical area or location within which a bank or financial institution may be authorized to accept or perform a transaction with the electronic money account, at least one of a specific time of day, a specific day, a date, and a time of the month, on which a transaction may be authorized, a limit of at least one of a charge-back, a returned item amount withdrawal, and a maintenance or other fee charge withdrawal, an authorized time for electronic money account usage, and a limitation or restriction regarding at least one of an amount of transaction, a party involved, a geographical area, and a time of allowed usage.

Claim 53. (New) The apparatus of Claim 37, wherein the electronic money account is used in connection with at least one of electronic money, electronic cash, electronic currency, digital money, digital cash, and digital currency.

Claim 54. (New) A transaction security apparatus, comprising:

 a processing device for processing information regarding a transaction on a brokerage account, wherein the information is input via an input device or automatically received by a receiver, wherein the processing device is capable of allowing or disallowing the transaction on the brokerage account, and further wherein the processing device generates a signal containing information regarding the transaction on the brokerage account; and

a transmitter for transmitting the signal to a communication device associated with an individual account holder, wherein the signal is transmitted to the communication device in real-time, and further wherein the communication device provides information to the individual

account holder regarding the transaction on the brokerage account.


Claim 55. (New) The apparatus of Claim 54, wherein the communication device is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

Claim 56. (New) The apparatus of Claim 54, further comprising:

a receiver for receiving a second signal from the communication device, wherein the second signal contains information for allowing or disallowing the transaction on the brokerage account.

Claim 57. (New) The apparatus of Claim 54, wherein the processing device counts a number of unauthorized transactions occurring on the brokerage account.

Claim 58. (New) The apparatus of Claim 57, wherein the processing device at least one of cancels a transaction and de-activates the brokerage account when a pre-determined unauthorized transaction count is reached.

 Claim 59. (New) The apparatus of Claim 54, wherein the processing device determines whether a hold is placed on the brokerage account for prohibiting a withdrawal from the brokerage account.

Claim 60. (New) The apparatus of Claim 54, further comprising:

a display device for displaying information regarding the transaction on the brokerage account.

Claim 61. (New) The apparatus of Claim 54, further comprising:

a printer for outputting information regarding the transaction on the brokerage account.

Claim 62. (New) The apparatus of Claim 54, wherein the apparatus processes information regarding at least one of a deposit into, a withdrawal from, a charge made against, and a credit made to, the brokerage account.

91 Claim 63. (New) The apparatus of Claim 54, wherein the apparatus is utilized on or over at least one of the Internet and the World Wide Web.

Claim 64. (New) The apparatus of Claim 54, wherein the transmitter transmits the signal to a plurality of communication devices associated with the individual account holder at least one of simultaneously and sequentially.

Claim 65. (New) The apparatus of Claim 54, wherein the transaction on the brokerage account is a deposit transaction.

Claim 66. (New) The apparatus of Claim 54, wherein

the transaction on the brokerage account is a withdrawal transaction.

C1 Claim 67. (New) The apparatus of Claim 54, wherein the transaction involves at least one of a good, a service, cash, a cash instrument, a cash derivative, a security, a stock, a bond, a derivative instrument, a stock derivative, a bond derivative, a commodity, a mutual fund share, a future, an option, an index fund, a future derivative, an option derivative, an index fund derivative, electronic money, electronic cash, electronic currency, digital money, digital cash, digital currency, an electronic money account, a digital money account, an electronic money checking account, an electronic money savings account, an automated teller machine account, a clearing transaction, a check clearing transaction, an account charging transaction, and a charge-back transaction.

Claim 68. (New) The apparatus of Claim 56, wherein the processing device processes the second signal and determines whether the transaction is allowed or disallowed.

Claim 69. (New) The apparatus of Claim 56, wherein

the processing device processes the second signal and determines whether the transaction is allowed or disallowed, and further wherein the processing device generates a third signal containing information for at least one of allowing the transaction, disallowing the transaction, and canceling the transaction.

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Claim 70. (New) The apparatus of Claim 54, wherein the transmitter transmits the signal to at least one of the communication device, a computer, a radio, a car radio, and a television, and further wherein the normal operation of the at least one of the communication device, a computer, a radio, a car radio, and a television, is interrupted to convey the information to the individual account holder.

Claim 71. (New) The apparatus of Claim 54, wherein the processing device generates a periodic transaction record showing transactions on the brokerage account for a pre-determined time period, wherein the periodic transaction record is generated at least one of automatically and in response to a request for the periodic transaction record, and further wherein the transmitter transmits the periodic transaction record to the communication device.

Claim 72. (New) The apparatus of Claim 54, wherein the signal contains information regarding at least one of a transaction type, a type of at least one of a good, a service, a security, a stock, a bond, and a derivative instrument, involved in the transaction, a transaction amount, a location of transaction, a time of transaction, and at least one of an individual and an entity involved in the transaction.

dl Claim 73. (New) A transaction security apparatus, comprising:

a processing device for processing information regarding a transaction on an electronic money account, wherein the information is input via an input device or automatically received by a receiver, wherein the processing device is capable of allowing or disallowing the transaction on the electronic money account, and further wherein the processing device generates a signal containing information regarding the transaction on the electronic money account; and

a transmitter for transmitting the signal to a communication device associated with an individual account holder, wherein the signal is transmitted to the communication device in real-time, and further wherein the communication device provides information to the individual account holder regarding the transaction on the electronic money account.

Claim 74. (New) The apparatus of Claim 73, wherein the communication device is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

Claim 75. (New) The apparatus of Claim 73, further comprising:

a receiver for receiving a second signal from the communication device, wherein the second signal contains

information for allowing or disallowing the transaction on the electronic money account.

Claim 76. (New) The apparatus of Claim 73, wherein the processing device counts a number of unauthorized transactions occurring on the electronic money account.

Claim 77. (New) The apparatus of Claim 76, wherein the processing device at least one of cancels a transaction and de-activates the electronic money account when a pre-determined unauthorized transaction count is reached.

Claim 78. (New) The apparatus of Claim 73, wherein the processing device determines whether a hold is placed on the electronic money account for prohibiting a withdrawal from the electronic money account.

Claim 79. (New) The apparatus of Claim 73, further comprising:

a display device for displaying information regarding the transaction on the electronic money account.

Claim 80. (New) The apparatus of Claim 73, further

comprising:

a printer for outputting information regarding the transaction on the electronic money account.

Claim 81. (New) The apparatus of Claim 73, wherein the apparatus processes information regarding at least one of a deposit into, a withdrawal from, a charge made against, and a credit made to, the electronic money account.

Claim 82. (New) The apparatus of Claim 73, wherein the apparatus is utilized on or over at least one of the Internet and the World Wide Web.

Claim 83. (New) The apparatus of Claim 73, wherein the transmitter transmits the signal to a plurality of communication devices associated with the individual account holder at least one of simultaneously and sequentially.

Claim 84. (New) The apparatus of Claim 73, wherein the transaction is a deposit transaction.


Claim 85. (New) The apparatus of Claim 73, wherein the transaction is a withdrawal transaction.

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Claim 86. (New) The apparatus of Claim 73, wherein the transaction involves at least one of a good, a service, cash, a cash instrument, a cash derivative, a security, a stock, a bond, a derivative instrument, a stock derivative, a bond derivative, a commodity, a mutual fund share, a future, an option, an index fund, a future derivative, an option derivative, an index fund derivative, electronic money, electronic cash, electronic currency, digital money, digital cash, digital currency, an electronic money account, a digital money account, an electronic money checking account, an electronic money savings account, an automated teller machine account, a clearing transaction, a check clearing transaction, an account charging transaction, and a charge-back transaction.

Claim 87. (New) The apparatus of Claim 75, wherein the processing device processes the second signal and determines whether the transaction is allowed or disallowed.

Claim 88. (New) The apparatus of Claim 75, wherein

the processing device processes the second signal and determines whether the transaction is allowed or disallowed, and further wherein the processing device generates a third signal containing information for at least one of allowing the transaction, disallowing the transaction, and canceling the transaction.

 Claim 89. (New) The apparatus of Claim 73, wherein the transmitter transmits the signal to at least one of the communication device, a computer, a radio, a car radio, and a television, and further wherein the normal operation of the at least one of the communication device, a computer, a radio, a car radio, and a television, is interrupted to convey the information to the individual account holder.

Claim 90. (New) The apparatus of Claim 73, wherein the processing device generates a periodic transaction record showing transactions on the electronic money account for a pre-determined time period, wherein the periodic transaction record is generated at least one of automatically and in response to a request for the periodic transaction record, and further wherein the transmitter transmits the periodic transaction record to the communication device.

Claim 91. (New) The apparatus of Claim 73, wherein the signal contains information regarding at least one of a transaction type, a type of at least one of a good, a service, a security, a stock, a bond, and a derivative instrument, involved in the transaction, a transaction amount, a location of transaction, a time of transaction, and at least one of an individual and an entity involved in the transaction.

Claim 92. (New) A transaction security apparatus, comprising:

a receiver, wherein the receiver receives a first signal, wherein the first signal is transmitted from a first processing device, and further wherein the first signal is transmitted to the receiver in real-time, wherein the first processing device processes information regarding a transaction occurring on a brokerage account, and further wherein the first signal contains information regarding the transaction occurring on the brokerage account; and

a second processing device, wherein the second processing device processes information contained in the

first signal and generates a second signal, wherein the second signal provides information regarding the transaction on the brokerage account to the individual account holder,

wherein the apparatus is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

Claim 93. (New) The apparatus of Claim 92, further comprising:

a display device, wherein the display device displays information contained in the second signal.

Claim 94. (New) The apparatus of Claim 92, wherein the apparatus is a wireless device.

Claim 95. (New) A transaction security apparatus,
comprising:

a receiver, wherein the receiver receives a first signal, wherein the first signal is transmitted from a first processing device, and further wherein the first signal is transmitted to the receiver in real-time, wherein the first processing device processes information regarding a transaction occurring on an electronic money account, and further wherein the first signal contains information regarding the transaction occurring on the electronic money account; and

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a second processing device, wherein the second processing device processes information contained in the first signal and generates a second signal, wherein the second signal provides information regarding the transaction on the electronic money account to the individual account holder,

wherein the apparatus is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a

television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

C Claim 96. (New) The apparatus of Claim 95, further comprising:

a display device, wherein the display device displays information contained in the second signal.

Claim 97. (New) The apparatus of Claim 95, wherein the apparatus is a wireless device. --
